

*March 22, 2010*

**Mr. SCOTT of Virginia:** Thank you very much. And I want to thank you, Dr. *Christensen*, for your hard work and dedication. The Congressional Black Caucus is fortunate to have a leader in health care who is a physician and knows health care and, particularly, a physician with an expertise in public health. So we're very fortunate, and I want to thank you for bringing us together. You've worked long and hard on health issues, and particularly those issues in which there are health disparities, where African Americans suffer disproportionately in some diseases and knowing what we can do about it.

Mr. Speaker, America has been debating health care for 100 years, and we've come to some agreements. We know, for example, and I think there's general agreement within this House, that the status quo is unsustainable; 14,000 Americans losing their health insurance every day. The costs are going up. Twenty years ago, the average American family spent about 7 percent of the family income on health care and now it's 17 percent, and it's going and continuing in that direction.

Millions have no insurance at all, particularly those with preexisting conditions who are unable to get any insurance. So we know that one thing that, if we're going to deal with the problem, one thing that we have recognized is that any solution that's going to be meaningful has to be comprehensive. You cannot solve the problem of preexisting conditions, those with preexisting conditions not getting insurance unless everybody has insurance.

If people can wait until they get sick before they buy insurance, many people will wait until they get sick before they buy insurance. And those in the insurance pool, on average, will be sicker and sicker; the cost, average costs will be higher; more people, healthy people will drop out; and the costs will spiral out of control. We know that. So we know if we're going to deal with preexisting conditions, it has to be in the context of a system where virtually everyone is buying insurance.

We know that we have to make some comprehensive changes. We know we need to debate the issues. But, unfortunately, during the recent debate, we've heard complaints. We've heard some blames. We've heard a lot of misrepresentation. We've heard some slogans and even name calling. And yesterday, we finally took a huge step in guaranteeing quality and affordable health care for all Americans, and we have a bill that we can discuss. You can talk about what might be in the bill, what isn't. We have a bill. And let's talk about what's in the legislation.

First, the bill will provide affordable health care insurance for over 30 million Americans who are uninsured today, including those with preexisting conditions. The gentleman from North Carolina has outlined how affordable it is. Those at the very low end of the spectrum will pay very little. Those much higher up in the spectrum will pay more, but it's still easily affordable, particularly when you compare it to what people are having to pay today.

These bills will provide security for those who have insurance because 14,000 Americans will no longer lose their insurance every day. And those who have insurance will not have to watch the cost of their insurance skyrocket every year.

And insurance companies would be no longer able to cancel policies right when you get sick by looking back and finding a little comma out of place or something so they can cancel your policies when you most need them.

They also can't stop making payments in the middle of your illness, because we remove lifetime caps on benefits. Just because you have a very expensive and chronic disease, with the insurance that we're providing, you will get the medical care that you need.

No longer will those with health insurance have to pay copays for preventive services. And those with insurance won't have to go bankrupt, because the bills provide affordable limits on copays and deductibles.

Most of the people in bankruptcy court are there because of health expenses. And most of those there because of health expenses have insurance, but their copays and deductibles are such that they still have to lose everything in bankruptcy court.

And because the legislation will provide affordable health insurance to virtually all Americans, families with insurance will no longer have to pay an extra \$1,000 a year to offset the health care costs for those that show up in the hospitals without any insurance.

Seniors will no longer have to fall into the doughnut hole where they're paying premiums and getting no benefits.

Our youth will be able to stay on family policies until they're 26 years old.

Small businesses will see significant savings in health insurance because they can purchase insurance with the same price advantages as big businesses do now with the large cost advantages of volume. And many small businesses will also receive tax credits, temporary tax credits to help them provide insurance for their employees.

This plan is more than paid for. CBO projects significant savings during the first 10 years and huge savings in the next 10 years. The major funding for it is treatment of unearned income for those making more than \$250,000, just like earned income.

Whatever your earned income, you pay a Medicare tax on that income, if it's earned income. If it's unearned income, stocks and bonds and trading and dividends and interest, you don't pay a Medicare tax on that.

The major funding in this provides that whatever your income, you will be paying a Medicare tax. So those making more than \$250,000 will pay on their unearned income just like everybody else is paying on their earned income.

The gentleman from North Carolina has indicated some of the provisions that go in fairly soon. Most won't go into effect until 2014 because it takes time to put all of the provisions together and get them active, but there are a lot of things that go into effect right away.

Small business tax credits, for those small businesses to make employee coverage more affordable, tax credits up to 35 percent of the premiums will go into effect immediately.

We will also begin to close the doughnut hole. For those seniors in the doughnut hole, we'll provide a \$250 rebate to help them, and gradually we will eliminate the doughnut hole.

Pre-preventive care under Medicare. Right after the bill becomes effective, we'll eliminate copayments for preventive services and exempt preventive services from deductibles under the Medicare program. So those who are getting preventive services won't have to pay copays and deductibles.

There's help for early retirees. We'll create a system to help offset the costs for those businesses that are providing health care for early retirees, those 55 to 64. Before they get on Medicare, there will be a program to help those. Those are very expensive to cover, and many companies want to cover them but can't afford it. We will provide an affordable way for them to cover them.

We will end rescissions. There will be a ban against insurance companies from dropping people when they get sick.

There will be no discrimination against children with preexisting conditions. We will prohibit health insurance from denying coverage to children with preexisting conditions.

There will be a ban on lifetime limits and coverage. We will prohibit health insurance companies from placing lifetime caps on coverage. So if your chronic illness is very expensive, they can't cut you off right in the middle of treatment. There will be a ban on annual limits on coverage. And there won't be a complete ban early on, but we will tightly restrict any new plan's use of annual limits to ensure that you can get all of the health coverage that you need. Eventually, there will be a total ban on lifetime benefits.

Free preventive care under all new private plans. We will require all new private plans to cover preventive services with no copays and with preventive services being exempt from deductibles.

We will provide a new independent appeals process to ensure that consumers in new plans have access to an effective internal and external appeals process so that, if you're not treated properly by your insurance company, you have an effective means to appeal.

There'll be immediate help for those with preexisting conditions. Eventually, those with preexisting conditions will get insurance just like everybody else, won't be able to discriminate against those with preexisting conditions. But until the plan is fully implemented, those with preexisting conditions will be able to buy from a high-risk pool that will be subsidized because, obviously, the cost of that insurance will not be, should not be affordable, but we'll make it affordable with subsidies. So those with preexisting conditions can get relief right away.

It extends coverage for young people up to their 26th birthday on the family policy. If young children aren't getting health insurance on their job or while they're in school, they can stay on their parents' policy up until their 26th birthday.

We significantly increase funding for community health centers, and that starts right away. So within

the next 5 years, we will absolutely double the number of patients being seen at community health centers. And we'll start making investments in training programs to increase the number of primary care physicians, nurses, and other public health professionals. All of that goes into effect right away.

Now, some are criticizing the plan, and it's interesting to listen carefully to the criticism. With all of what this bill does, one of the criticism is, Well, the bill has too many pages. Another is, We don't like the order in which we're casting the votes. Look at all of this comprehensive health care, and all they can talk about is the order we're voting in and the number of pages.

Now, some believe that the program is unconstitutional, and, when pressed, they'll also say that, Well, Medicare is unconstitutional, too, and they want to repeal Medicare. And when we talk about repealing Medicare, I'd like to refer everyone to the budget introduced by the lead Republican on the Budget Committee. The long-term budget on that committee offered by the

Republican side does not include a Medicare program. It includes a little voucher program where the cost increases will not keep up with medical inflation, so gradually, year by year, the value of that voucher erodes to the point where, 50 years from now, it'll be worth about 25 percent of the costs of medical care for senior citizens. They will allow it wither on the vine. So when you talk about Medicare being unconstitutional, be careful, because they actually want to repeal Medicare as we know it.

Others complain that it takes away their freedom to be uninsured. I was first elected to the Virginia House of Delegates in 1977. This is the first year I've heard anyone talk about their urgency of the need to enjoy the freedom to be uninsured.

Now, I'd like to--they say, well, they're going to debate it during the campaign for reelection, and I can't wait, because what will the campaign be?

Seniors, get back in that doughnut hole where you belong. We're going to repeal the law.

Young adults, get off that family policy and get out there on your own.

Small businesses, give those tax cuts back and start buying insurance at the retail rate rather than the wholesale rate. Pay 18 percent more like you're doing today.

Those with preexisting conditions, give me that policy back. You weren't supposed to get the policy. That was in the legislation that we want to repeal.

I can't wait for that debate because, as I said last night before we took that important vote, I said that future generations will look back at the votes we cast last night just as today we look back at the votes on Social Security and Medicare. And when they passed Social Security and Medicare, the votes were not unanimous. There were those that voted "no." But future generations will look back and see that many of us proudly voted in favor of health care for all. And I hope they look back with the same pride on those votes we cast last night as we do to the votes cast in favor of Social Security and Medicare.